

Lesson 9. Internet Crime Prevention

Lesson Purpose

To provide a general overview of common Internet crimes including child exploitation, fraud, scams, pyramid schemes, online auctions and general strategies for prevention.

Learning Objectives

Participants will be able to:

- Recognize common Internet crimes.
- Describe and practice strategies for assessing Web sites.
- List Rules of the Road on the Internet.

Materials

Presentation: Internet Crime Prevention

Handout(s): Internet Crime Prevention

Supplement: *"Getting Cybersavvy"* guide, at www.cybersavvy.org
"Shopping Safely Online," at www.bbb.org/library/shoponline.asp
"Practical Privacy Tools," at www.epic.org/privacy/tools.html
"Nigerian Money Offers" from the National Consumer League, at www.fraud.org/tips/internet/nigerian.htm
Display articles from newspapers and magazines on various types of Internet crime.

Related Resources

National Crime Prevention Council, www.ncpc.org
Internet Fraud Complaint Center, www1.ifccfbi.gov/cf1.asp
National Fraud Information Center, www.fraud.org or (800)-876-7060
Better Business Bureau, www.bbb.org
Electronic Privacy Information Center (EPIC), www.epic.org

Lesson Plan

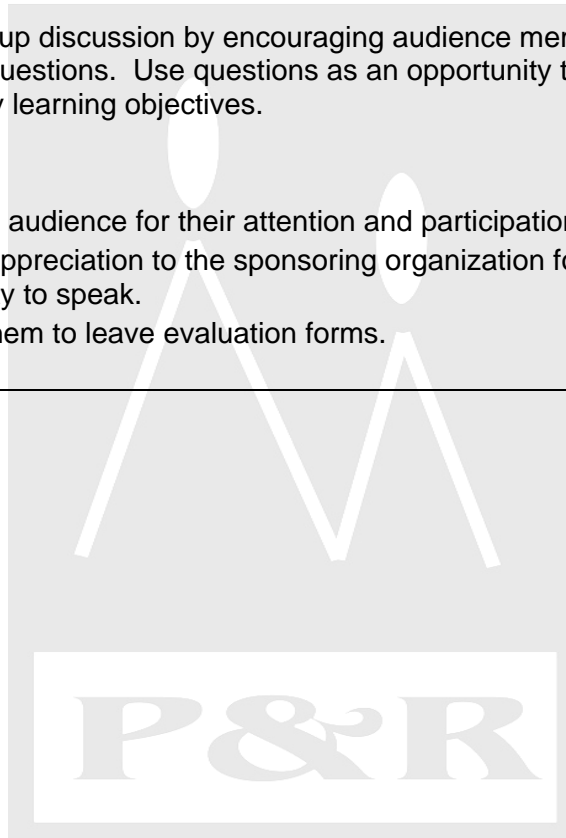
Time	Main Points	Slide
Introduction		
5 min.	The Internet is a wonderful resource that allows people to access vast amounts of information, to send messages, to buy things and to send gifts with the click of a computer mouse. However, the wrongful use of the Internet to commit crime and victimize people has increased.	1 - 2
	Briefly describe a local example of an Internet crime that may be of interest to learners.	

Time	Main Points	Slide
	Today, we will look at some common Internet crimes, ways to assess Web sites, and some strategies for staying safe on the information highway.	2
	Distribute handout Internet Crime Prevention	
Presentation		
6 min.	<p>COMMON INTERNET CRIMES (Note: Although lessons are designed for seniors, many have grandchildren and other family members about whom they are concerned. This makes this content on child exploitation of interest to many of them.)</p> <p>Child Exploitation Children can be sexually exploited, kidnapped, molested and solicited by individuals using online services. Pedophiles contact children on the Internet through E-mail messages, electronic bulletin boards and public chat rooms then lure them into telephone calls and visits.</p> <p>Pedophiles</p> <ul style="list-style-type: none"> ▪ Convince children to send them a photograph. ▪ Offer children money for their photographs. ▪ Pose as professional photographers to obtain nude, graphic or sexually explicit photographs of children. <p>There are a number of ways adults can protect children from becoming victims of pedophiles on the Internet. (See handout for examples.)</p>	3
4 min.	<p>Fraud</p> <ul style="list-style-type: none"> ▪ Internet fraud takes many forms. ▪ Fraud operators are opportunists. ▪ There is nothing new about Internet fraud. However, the size and potential market, relative ease, low cost and speed with which a scam can be perpetrated has increased tremendously because of it. <p>Unsolicited Commercial E-Mail</p> <ul style="list-style-type: none"> ▪ Many unsolicited commercial e-mail messages also may be misleading or deceptive. Offers you once received through the mail are now being sent via unsolicited commercial e-mail. <p>Teaser Pages</p> <ul style="list-style-type: none"> ▪ The Internet is full of fraudulent schemes. ▪ Some Web pages "tease" individuals with promises of easy money for little or nothing, or they include phony scholarships, travel programs, weight loss programs and other deceptions. 	4

Time	Main Points	Slide
5 min.	High Pressure Sales <ul style="list-style-type: none"> ▪ A high-pressure sales pitch may sound exciting. However, as a rule, such a pitch should be resisted. ▪ Before you invest any money, take your time. ▪ Get a second opinion from a financial planner, an attorney or an accountant you can trust. ▪ Research the company's reputation. ▪ Call your local consumer protection agency in the city where the company is headquartered for more information. 	5
	The Risk-Free Scam <ul style="list-style-type: none"> ▪ Risk is misrepresented to "investors" by comparing their offer to something safe, such as bank security deposits. ▪ Exotic-sounding investments. ▪ Many times the investment offer never really exists. 	5
5 min.	Following are lines frequently used by scam artists: <ul style="list-style-type: none"> • "We don't make money unless you make money." • "I know you get offers every day from people who tell you they're going to make you rich. I can make it easy for you to make your decision based on actual facts." • "This opportunity is the best chance to make extra money for guys who work for a living; guys like you and me." • "I've been in this business for 20 years, and I can tell you this: I know of no other program that is legal, easy to afford and can bring in this kind of big money from such a small investment." • "I know this can work for you, and I personally guarantee your success, right down to the last penny." • "Give me one percent of your trust and I'll earn the other 99 percent when you see the return." • "Of course there is a risk, but there is a risk in everything." • "Sure we could finance this venture ourselves. However, we're trying to build a power base for the future for folks like you." • "We're talking about a cash cow here. It's going fast, and I need your check tomorrow at the latest." • "I can't be lying. There are laws against lying." 	6
1 min.	The Pump and Dump This is a stock scam. Messages are posted urging readers to quickly buy stock that is poised for rapid growth. The message writer often claims to have inside information. Reality is that the writer stands to gain by selling or buying stock shares after the price goes up or down. This ploy is normally used with unregistered, little known and thinly traded stocks.	7
1 min.	The Hijack The Hijack is a relatively new form of fraud unique to the Internet. Consumers are prompted to download a purported "viewer program" to see computer images for free. Once downloaded, the consumer's	7

Time	Main Points	Slide
	computer is "hijacked" by the viewer program which connects the consumer to a remote site with expensive international costs.	
3 min.	Pyramid Schemes Pyramid schemes are similar to multi-level marketing. The Internet offers a fast lane for pyramid builders by facilitating a large-scale recruitment pool in little or no time. Beware of all get-rich-quick schemes. If a deal seems too good to be true, it probably is.	7
2 min.	Gambling One of the greatest potential dangers for fraudulent loss posed for people using the Internet is gambling. There are as many as 200 gambling sites on the Internet. It is especially risky because gambling is an unregulated industry and, currently, there is no effective way to control it. Gambling on the Internet exposes consumers to fraud, civil liability and possible criminal liability.	8
2 min.	Online Auctions Generally, online auctions are person-to-person sales where individuals bid for various types of merchandise. The highest bidder then pays in advance of receiving the purchased merchandise. A seller failing to deliver purchased merchandise is a common fraud problem.	8
2 min.	Summarizing <ul style="list-style-type: none"> There are many types of Internet based crimes. Your best protection is to be alert and recognize fraudulent offers for what they are. 	9
Practice/feedback		
10 min.	Have participants organize into small groups of 3 or 4. Assign each small group a single type of Internet crime. (Choose the crimes of greatest interest: child exploitation, fraudulent offers, unsolicited e-mail, teaser pages, investment scams, pump and dump, pyramid schemes, online gambling, and online auctions). Ask the groups to generate a short list of strategies to avoid the assigned Internet crime. Allow groups 6 to 8 minutes to develop lists, and then ask each group to briefly report their list. Instructor should reinforce prevention strategies and key learning points.	10

Time	Main Points	Slide
Evaluation		
10 min.	<p>Set-up</p> <p>We have a few minutes for questions and additional discussion. While we're doing that, we have a brief evaluation form we'd like for you to complete and leave with us. Your name is not required, but your feedback is very important. It will help us improve our presentation and program.</p> <p>Distribute evaluation forms and ask for questions or additional comments on what has been presented.</p> <p>Promote group discussion by encouraging audience members to help respond to questions. Use questions as an opportunity to clarify and reinforce key learning objectives.</p> <p>Wrap-up</p> <ul style="list-style-type: none"> ▪ Thank the audience for their attention and participation. ▪ Express appreciation to the sponsoring organization for the opportunity to speak. ▪ Remind them to leave evaluation forms. ▪ 	11



9. Internet Crime Prevention

Please tell us what you think about this lesson by circling the numbers that most closely reflect your opinions.

After this lesson . . .	Strongly Disagree	Disagree	Agree	Strongly Agree
a) I am better able to recognize common Internet crimes, frauds and scams.	1	2	3	4
b) I know more strategies for evaluating websites.	1	2	3	4
c) I know more about protecting myself from fraudulent offers in e-mails.	1	2	3	4
d) I am now more likely to follow “Rules of the Road” on the Internet.	1	2	3	4
About this lesson . . .				
e) The information presented was valuable.	1	2	3	4
f) The lesson was presented in a clear and understandable manner.	1	2	3	4
g) Lesson activities and discussion were helpful.	1	2	3	4
h) I would recommend this lesson to others.	1	2	3	4

What was the most valuable thing you learned?

Please give one example of how you plan to use the information presented in this lesson.

How could this lesson be improved?

